



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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Attorneys for Secured Creditor  
TIAA, FSB, FORMERLY KNOWN AS EVERBANK

Order Filed on March 20, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:  
Angela M. Carr, Joseph W. Carr,  
Debtors.

Case No.: 18-25365 ABA

Adv. No.:

Hearing Date: 3/24/2020 @ 10:00 a.m..

Judge: Andrew B. Altenburg, Jr.

### **ORDER CURING POST-PETITION ARREARS & REINSTATING STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: March 20, 2020**



\_\_\_\_\_  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

**(Page 2)**

Debtor: Angela M. Carr, Joseph W. Carr

Case No: 18-25365 ABA

Caption of Order: ORDER CURING POST-PETITION ARREARS & REINSTATING STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, TIAA, FSB, FORMERLY KNOWN AS EVERBANK, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 1717 Herbert Boulevard, Monroe Township, NJ, 08094, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Mitchell L. Chambers Jr., Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that the automatic stay as to the property located at 1717 Herbert Boulevard, Monroe Township, NJ, 08094 is hereby reinstated; and

It is **ORDERED, ADJUDGED and DECREED** that as of March 4, 2020, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due December 2019 through March 2020 for a total post-petition default of \$6,395.80 (4 @ \$1,599.16, \$0.84 less suspense); and

It is further **ORDERED, ADJUDGED and DECREED** that the debtors will make a lump sum payment of \$6,395.80 immediately; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume April 1, 2020 directly to Secured Creditor's servicer, Bank of America, PO Box 660933, Dallas TX 75266 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs up to the sum of \$350.00 in an amount to be included in a post-petition fee notice for attorneys' fees, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that the Order Vacating Stay entered February 14, 2020 (#70 on the docket) is hereby vacated.

**Certificate of Notice Page 3 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Joseph W Carr  
 Angela M Carr  
 Debtors

Case No. 18-25365-ABA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Mar 20, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 22, 2020.

db/jdb +Joseph W Carr, Angela M Carr, 1717 Herbert Blvd., Williamstown, NJ 08094-8613

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 22, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 20, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor TIAA, FSB, FORMERLY KNOWN AS dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
 Denise E. Carlon on behalf of Creditor EverBank dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
 Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
 Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
 Kevin Gordon McDonald on behalf of Creditor EverBank kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com  
 Kevin Gordon McDonald on behalf of Creditor TIAA, FSB, FORMERLY KNOWN AS kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com  
 Mitchell L Chambers, Jr. on behalf of Debtor Joseph W Carr ecfbc@comcast.net  
 Mitchell L Chambers, Jr. on behalf of Joint Debtor Angela M Carr ecfbc@comcast.net  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9